

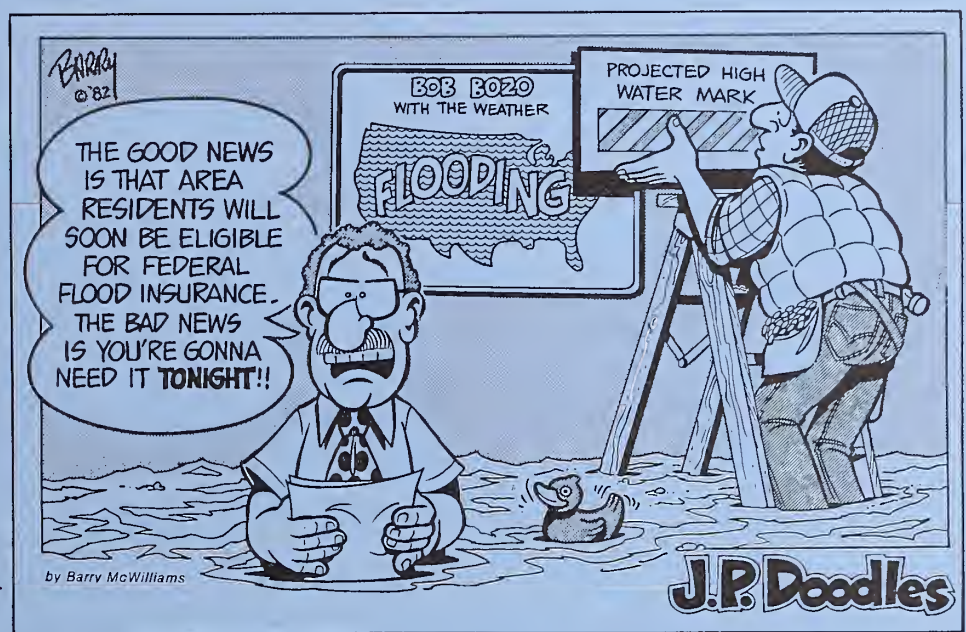
551.48  
N7 H4  
V.5 August 1982  
**SHELVED WITH  
PERIODICALS**

Montana State Library  
3 0864 1006 4604 4

# high water

**FLOODPLAIN MANAGEMENT SECTION** 449-2864

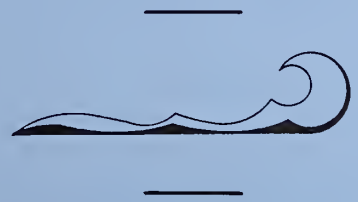
Volume 5. August, 1982



## LOOK AT IT THIS WAY

A 100-year flood only occurs once every hundred years, right? **WRONG.** A 100-year flood has a 1% chance of occurring or being exceeded in any given year. This means that such a flood has a 26% chance of occurring over the term of a common 30-year mortgage period. The odds of the flood happening stay the same regardless of what has taken place before. As a matter of fact, it could happen more than once in a year.

Many communities have had some flooding already this year. So far the flooding hasn't been too severe or involved much property damage. Flooding can still occur from severe rainstorms.



Dams, levees, and dikes aren't always effective protection against flood waters. Such structural flood control measures are expensive and may create a false sense of security for those who build near them. If a major flood occurs, damages may be greater than they would normally have been.

Watercourses often must carry more than their normal flow of water. Flood waters then spread out and may flood surrounding areas. If those areas have had homes and other structures built on them, the risk to life and property is increased. Man-made obstructions can alter flooding patterns and cause water to move into areas that were formerly floodfree. The cost of such flooding will have to be sustained, in part, by local residents.

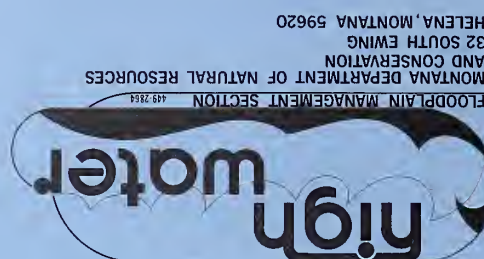
## A REMINDER

Don't jeopardize your community's continued eligibility in the NFIP by not enforcing its floodplain management regulations. When your community passed its floodplain resolution or ordinance, it agreed to direct development in floodplains. In return, the federal government made flood insurance available to residents.

Remember that flood insurance isn't available to property owners in a community that is not enrolled in the National Flood Insurance Program (NFIP). Such enrollment requires action on the part of the local government—that is, the adoption of floodplain management regulations.

Federal standards prohibit lending institutions in a participating community from financing any development in the floodplains that does not have flood insurance. If the community





August, 1982

Volume 5.

where the development takes place is not participating in the NFIP, flood insurance can't be purchased, so federally insured or guaranteed financing is not available. However, if the community is enrolled in the program, development can occur as long as it is covered by insurance and protected by floodproofing or elevated above flood stage.

If you as floodplain administrator or others in your community need assistance or explanations about your local ordinance or about floodplain management, call John Hamill or Tim Pool at 449-2864, or write DNRC, 32 S. Ewing, Helena, MT 59620.

## NO BASEMENTS

People who want basements in their homes shouldn't build on floodplains. One of the NFIP regulations stipulates that no basements may be lower than the base flood elevation. Montana state law requires that the lowest floor, including basements, must be 2 feet above the base flood elevation. Basements are generally up to 8 feet below the surrounding ground. Because water flows to the lowest level, flood waters go into basements either through windows or other openings, or through seepage over a period of time. If water hasn't gotten into a basement through flooding, powerful hydrostatic pressure from high ground water may cause floor and walls to buckle. Such damage severely weakens the entire structure and is difficult and costly to repair.

Most basements contain some of the most expensive equipment in a household—furnaces, freezers, water heaters, washers and dryers, not to mention other valuable articles that may be stored there. Many of those things could be permanently damaged by flooding.

Another common-sense regulation of the NFIP is that no permanent fences may be placed across the waterway channel. Most of us have seen debris hanging from fences and may have wondered how it got there. As flood waters flow by or through fences they carry branches, trees, and other material that may get hung up in the wire. This buildup of debris can act as a dam or diversion that causes more damage from flooding.

In some rural areas, ranchers take down wires on any of their fences that run along the waterway channel before high water is due. This can save in many ways later.

## DIFFICULT BUT NEEDED

Could it be that country folk are more independent and perhaps more sensitive to land-use regulations? Tim Pool, Montana's state NFIP coordinator, discovered that this may be the case when he attended the Association of State Floodplain Managers Conference in Madison, Wisconsin, in June.

He found that other managers from predominately rural states are receiving negative responses from land owners on the subject of floodplain management. Managers from predominately urban areas seem to experience less resistance to regulations.

Nevertheless, local floodplain managers must keep in mind that it is necessary to enforce the regulations despite negative responses. In short, it's difficult, but in the long run the benefits will be apparent in the reduction of damages to homes and businesses. The risk of bodily injury or even death to those in your community may be drastically reduced. This is the main concern of the program.

## WRITE ON!

We want you to get more involved in the floodplain management program. We'd like to hear from you—what your problems and experiences are. We'd also like suggestions from you on the topics you'd like to see discussed in "High Water." And if you have information or an anecdote you'd like to see printed, send it along. We'll even take your complaints.

## THANKS

The Floodplain Management staff would like to acknowledge the assistance of Peggy Todd and Don Howard of DNRC's Publications and Cartography bureaus in the production of our newsletter. Peggy is the editor; Don designed our masthead and does the layout. Their skills add much to "High Water."

"High Water" thanks Barry McWilliams for the use of his cartoon in this issue.